

Docket No. 3350-106D
File No. 1158.41557CX4
Client No. Kight + EBill-D



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP 3600

In re Application of :
: KIGHT et al : Group Art Unit: 3624
Serial No. 10/608,439 : Examiner: TBD
Filed: June 30, 2003 :
For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT WITH
IMPROVED ACTIVATION

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557CX4) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in cursive script, appearing to read "Sterling W. Chandler", written in dark ink.

Sterling W. Chandler
Registration No. 51,370

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

SWC/slk



Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-106D 1158.41557CX4	SERIAL NO. 10/608
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
		FILING DATE June 30, 2003	GROUP 3624

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 4,745,559	5-17-88	Willis, et al.			
	AB 5,483,445	1-9-96	Pickering			
	AC 5,930,759	7-27-99	Moore, et al.			
	AD 5,873,072	2-16-99	Kight, et al.			
	AE 5,025,373	6-18-91	Keyser Jr., et al.			
	AF 5,794,221	8-11-98	Egendorf			
	AG 5,963,925	10-5-99	Kolling, et al.			
	AH 5,978,780	11-2-99	Watson			
	AI 6,055,567	4-25-00	Ganesan, et al.			
	AJ 6,044,362	3-28-00	Neely			
	AK 5,943,656	8-24-99	Crooks, et al.			
	AL 4,974,878	12-4-90	Josephson			

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						Yes	No
	AM 2294566	5-1-96	Great Britain				
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✓	AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
	AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
✓	AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
✓	AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
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✓	AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356
Examiner		Date Considered



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	AA	5,496,991	3-5-96	Delfer, III, et al.		
	AB	5,265,008	11-23-93	Benton, et al.		
	AC	5,121,945	6-16-92	Thomson, et al.		
	AD	4,484,328	11-20-84	Schlatfay		
	AE	4,649,563	3-10-87	Riskin		
	AF	4,734,858	3-29-88	Schlatfay		
	AG	5,326,959	7-5-94	Perazza		
	AH	5,465,206	11-7-95	Hilt, et al.		
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	AA	6,035,285	3-7-00	Schlect, et al.		
	AB	6,070,150	5-30-00	Remington, et al.		
	AC	4,799,156	1-17-89	Shavit, et al.		
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	AE	5,287,270	2-15-94	Hardy, et al.		
	AF	4,882,675	11-21-89	Nichtberger, et al.		
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AD	5,383,113	1-17-95	Kight, et al.			
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